

EXHIBIT A

FILED IN OFFICE
CLERK SUPERIOR COURT
GWINNETT COUNTY, GA

IN THE SUPERIOR COURT OF GWINNETT COUNTY FOR THE STATE OF GEORGIA

2010 NOV -8 PM 3:57

From: Lezli Hall
P.O. Box 465029
Lawrenceville, GA 30042

TOM LAWLER, CLERK

10 A 10,047 8

vs.

) CASE: _____

) Loan Numbers: Account No. 19855618,
0041117938, 041117938

To: CHASE HOME FINANCE, LLC
343 Thornall Street
Edison, New Jersey 08827

(SECOND ORIGINAL)

To: FINANCE AMERICA
1455 Dixon Ave. #100
Lafayette, CO 80026

) PLAINTIFF'S PETITION FOR INJUNCTIVE
AND OTHER RELIEF AND FOR COURT TO
COMPEL DEFENDANT TO PRODUCE AND
COMPLY WITH PLAINTIFF'S DEMANDS

To: OCWEN FEDERAL BANK
P.O. Box 785055
Orlando, FL 32878-5055

To: Mortgage Electronic Registration System
PO Box 2026
Flint, MI 48501-2026

PLAINTIFF'S PETITION FOR INJUNCTIVE AND OTHER RELIEF AND FOR
COURT TO COMPEL DEFENDANT TO PRODUCE AND COMPLY WITH
PLAINTIFF'S DEMANDS

COMES NOW, demanding jury trial pursuant to fact, Statute, the Constitution for the United States, the Constitution for Georgia, the Uniform Commercial Code (UCC) 3-601, 3-602, 3-603, 3-604, 3-605, the Fair Debt Collections Practices Act (FDCPA) 15 U.S.C. §§ 1601, 1692 et seq, the alleged contract between Plaintiff and Defendant (the alleged loan agreement), and all applicable law in all applicable jurisdictions, only to:

1. demand injunctive relief and/ or other relief which will effectively stop (Status Quo) any and all of Defendant's collection activities against Plaintiff, including until Defendant has validated and produced, disclosed, and complied with Plaintiff's "Validation Of Debt"(EXHIBIT A);
2. report that Defendant is in default and that Defendant has committed crimes against Plaintiff.
3. SWORN AFFIDAVIT OF TRUTH AND STATEMENT OF PROBABLE CAUSE
 1. On the 23rd day of September 2010 Plaintiff mailed via certified mail a "Validation Of Debt" to Defendant. (EXHIBIT A)
 2. On the 27th day of September 2010, Defendant received via certified mail the above referenced "Validation of Debt "as proven in certified mail receipt. (EXHIBIT B).
 3. DEFENDANT CLAIMS THAT PLAINTIFF HAS A CONTRACTUAL OBLIGATION TO DEFENDANT: That is why Defendant claims that Plaintiff owes a debt to Defendant. This is contract law. Full disclosure from both parties to the contract must occur or the contract is ultra vires (void since inception). Still, to date, Defendant refuses to produce and to comply. If Defendant claims that there is a contractual obligation between Plaintiff and Defendant through an alleged contract referred to as "the loan agreement", then Defendant has (pursuant to contract law and common sense) the contractual obligation to produce and disclose and comply according to Plaintiff's "Validation of Debt" (EXHIBIT A).
 4. If Defendant claims that Defendant has no contractual obligation to produce and/ or disclose and / or comply according to Plaintiff's "Validation of Debt" (EXHIBIT A), then Defendant claims that there is no contractual obligation between Plaintiff and Defendant. If there is no contractual obligation between Plaintiff and Defendant, Defendant has no legal right to continue any collection activities, such as foreclosure, against Plaintiff. Plaintiff demands the court to compel Defendant to produce and comply with Plaintiff's demands or for Defendant to give Plaintiff a full deed of release.
 5. Defendant has to date knowingly refused Plaintiff's offer to satisfy purported debt as stipulated by law and in Plaintiff's "Validation of Debt" to Defendant. (EXHIBIT A)
 6. Defendant has to date knowingly failed to comply with Plaintiff's demands to produce as stipulated by law and in Plaintiff's "Validation of Debt" to Defendant. (EXHIBIT A)
 7. Defendant has been duly noticed that "Your silence is your acquiescence". See: Connally v. General Construction Co., 269 U.S. 385,391. Notification of legal responsibility is "the first essential of due process of law". See also: U.S. V. Tweel, 550 F.2d.297. "Silence can only be equated with fraud where there is a legal or moral duty to speak or when an inquiry left unanswered would be

intentionally misleading", however, Defendant remains silent and refuses to produce and validate their claims and has no legal right to proceed with collection activities (including foreclosure) against Plaintiff.

8. Southern District of Ohio, Judge Rose stated: *...this Court has the responsibility to assure itself that the foreclosure plaintiffs have standing and that subject-matter-jurisdiction requirements are met at the time the complaint is filed. Even without the concerns raised by the documents the plaintiffs have filed, there is reason to question the existence of standing and the jurisdictional amount.*
<http://www.abanet.org/rpte/publications/ereport/2008/3/Ohioforeclosures.pdf>
9. Pursuant to fact, Statute, the Constitution for the United States, the Constitution for Georgia, the Uniform Commercial Code (UCC) 3-601, 3-602, 3-603, 3-604, 3-605, the Fair Debt Collections Practices Act (FDCPA) 15 U.S.C. §§ 1601, 1692 et seq, the alleged contract between Plaintiff and Defendant (the alleged loan agreement), and all applicable law, Defendant is now in default and without claim. Absent validation of Defendant's claims and production of the documents, Defendant's answers to Plaintiff's questions / demands, and claimant's rebuttal to Plaintiff's statements, point by point, as demanded in EXHIBIT A, Defendant is prohibited by law to:
 1. file any notice of lien and/or levy;
 2. report any derogatory credit information to any Credit Reporting Agency;
 3. continue with any collections activities regarding this disputed purported debt.

THEREFORE

Plaintiff hereby respectfully demands the court:

1. immediately award injunctive relief which will effectively stop (Status Quo) the attempted foreclosure sale of Plaintiff's property by Defendant until Defendant has complied with Plaintiff's "Validation Of Debt" (EXHIBIT A).
2. immediately award injunctive relief and/ or other relief which will effectively stop (Status Quo) any and all of Defendant's collection activities against Plaintiff until Plaintiff has exercised and is properly given a trial by jury in all matters of fact.
3. compel Defendant to produce and to comply and to disclose according to Plaintiff's "Nice Offer and Demands (EXHIBIT A) or to give Plaintiff a valid "Full Deed of Release".

Date: 13th day of October 2010

Without prejudice - All rights reserved.

Signed reserving all my rights at 1-207 & 1-308

Affiant, by: Lyle Hall

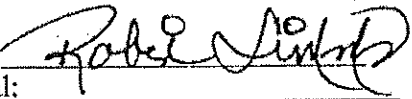
P.O. Box 465029
Lawrenceville, GA 30042
770-277-1390

NOTARY

On this day came before me the Affiant a living flesh and blood human to oath and attest and affirm the signature is true, complete, and correct on the foregoing affidavit. Lezli Hall the undersigned, known by me or upon proper oath and identification, personally came before me, the subscriber, a notary public in and for the County of Gwinnett and the State of Georgia, and Duly Affirmed the truth of the foregoing Affidavit in my presence. The Affiant also acknowledged the signing thereof to be her own voluntary act and deed. Signing the within instrument in my presence and for the purpose therein stated.

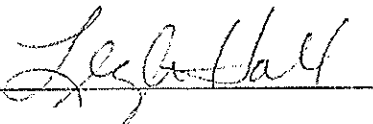
Signed this day 8, of November, 2010
at _____

My commission expires on: march 2013

By: 
Seal: _____

PROOF OF SERVICE:

I, Lezli Hall, certify that, I have served all parties a true and correct copy of this document on this 13th Day of October, 2010 by sending it certified mail and via fax and email to all parties involved.

Affiant, by: 
(Signature)

Exhibit

R

SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVERY	
<p>■ Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.</p> <p>■ Print your name and address on the reverse so that we can return the card to you.</p> <p>■ Attach this card to the back of the mailpiece, or on the front if space permits.</p>		<p>A. Signature <input checked="" type="checkbox"/> <i>David Harding</i> <input type="checkbox"/> Agent <input type="checkbox"/> Addressee</p>	
<p>1. Article Addressed to:</p> <p>Chase Home Finance ATTN: CEO/CFO P.O. Box 183166 Columbus, Ohio 43218-</p>		<p>B. Received by (Printed Name) OCT 7 2010</p>	<p>C. Date of Delivery OCT 7 2010</p>
<p>2. Article Number (Transfer from service label) 70701870 000025395000</p>		<p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If YES, enter delivery address below:</p>	
		<p>3. Service Type <input type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p>	
		<p>4. Restricted Delivery? (Extra Fee) <input checked="" type="checkbox"/> Yes</p>	

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1640

SENDER, COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVERY	
<p>■ Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.</p> <p>■ Print your name and address on the reverse so that we can return the card to you.</p> <p>■ Attach this card to the back of the mailpiece, or on the front if space permits.</p>		<p>A. Signature <input checked="" type="checkbox"/> Agent <input type="checkbox"/> Addressee</p>	
<p>1. Article Addressed to:</p> <p><i>Francis Anderson</i> <i>ATTN: CFO</i> <i>1455 Dixon Ave #100</i> <i>La Foyette, CO 80026</i></p>		<p>B. Received by (Printed Name) <i>R. Henry</i></p> <p>C. Date of Delivery</p>	
		<p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No</p>	
		<p>3. Service Type</p> <p><input type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p>	
		<p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes</p>	
<p>2. Article Number (Transfer from service label)</p>		<p>7010 0290 0001 1842 0742</p>	
<p>PS Form 3811, February 2004</p>		<p>Domestic Return Receipt</p>	

Direct Query - Intranet - "Quick" Search

Page 1 of 1



Track/Confirm - Intranet Item Inquiry - Domestic

Tracking Label: 7010 0290 0001 1842 0742

Destination	ZIP Code: 80026	City: LAFAYETTE	State: CO
Origin	ZIP Code: 30071-9998	City: NORCROSS	State: GA

s/Service: First-Class Certified Mail

Service Calculation Information**Service Performance Date**

Scheduled Delivery Date: 09/23/2010

Weight: 0 lb(s) 2 oz(s)**Postage:** \$1.05**Zone:** 06**Delivery Option Indicator:** Normal Delivery**PO Box?:** N**Rate Indicator:** SINGLE PIECE - FLAT

Special Services	Associated Labels	Amount
Certified Mail	7010 0290 0001 1842 0742	\$2.80
Return Receipt	7010 0290 0001 1842 0742	\$2.30

Event	Date/Time	Location	Scanner ID
DELIVERED	09/24/2010 11:09	LAFAYETTE, CO 80026	030SHNT634
Input Method: Scanned Finance Number: 075220 Request Delivery Record View Delivery Signature and Address			
ARRIVAL AT UNIT	09/24/2010 08:51	LAFAYETTE, CO 80026	030SHAC382
Input Method: Scanned			
ACCEPT OR PICKUP	09/20/2010 11:07	NORCROSS, GA 30071	
Input Method: Scanned Finance Number: 126391			

Enter Request Type and Item Number:

Quick Search ☒ Extensive Search ☐[Explanation of Quick and Extensive Searches](#)

Version 1.0

Inquire on [multiple items](#).Go to the Product Tracking System [Home Page](#).

SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVERY	
<p>■ Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.</p> <p>■ Print your name and address on the reverse so that we can return the card to you.</p> <p>■ Attach this card to the back of the mailpiece, or on the front if space permits.</p>		<p>A. Signature <i>M. J. De</i> <input type="checkbox"/> Agent <input type="checkbox"/> Addressee</p> <p>X</p>	
<p>1. Article Addressed to:</p> <p><i>Citizens Federal Bank</i> <i>ATTN: CEO</i> <i>P.O. Box 785055</i> <i>Orlando, FL 32878-5055</i></p>		<p>B. Received by (Printed Name) <i>M. J. De</i> C. Date of Delivery</p>	
<p>2. Article Number (Transfer from 889000 label)</p> <p><i>7010 0290 0001 1842 0003</i></p>		<p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If YES, enter delivery address below:</p>	
<p>3. Service Type</p> <p><input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail</p> <p><input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise</p> <p><input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p>		<p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes</p>	

SEP 22 2010

PS Form 3811, February 2004 Domestic Return Receipt 102K05-02-M-1600

Direct Query - Intranet - "Quick" Search

Page 1 of 2



Track/Confirm - Intranet Item Inquiry - Domestic

Tracking Label: 7010 0290 0001 1842 0803			
Destination	ZIP Code: 32878	City: ORLANDO	State: FL
Origin	ZIP Code: 30047-9998	City: LILBURN	State: GA
Class/Service: First-Class Certified Mail			
<u>Service Calculation Information</u>			
Service Performance Data			
Scheduled Delivery Date: 09/22/2010			
Weight: 0 lb(s) 2 oz(s)		Postage: \$1.05	
		Zone: 04	
Firm Book ID: 5103 OSHC 4326 1755 3678			
Delivery Option Indicator: Normal Delivery		PO Box?: N	
Rate Indicator: SINGLE PIECE - FLAT			
Special Services	Associated Labels	Amount	
Certified Mail	7010 0290 0001 1842 0803	\$2.80	
Return Receipt	7010 0290 0001 1842 0803	\$2.30	

Event	Date/Time	Location	Scanner ID
DELIVERED	09/22/2010 10:19	ORLANDO, FL 32878	030SHC4326
Input Method: Firm Book Finance Number: 116944 Firm Name: OCWEN 2 Recipient: 'M TOPPINS' Request Delivery Record View Delivery Signature and Address			
NOTICE LEFT	09/22/2010 10:12	ORLANDO, FL 32878	030SHC4326
Input Method: Firm Book			
ARRIVAL AT UNIT	09/22/2010 09:54	ORLANDO, FL 32878	030SHC4326
Input Method: Firm Book			
ACCEPT OR PICKUP	09/20/2010 10:10	LILBURN, GA 30047	
Input Method: Scanned			
Finance Number: 125093			

Enter Request Type and Item Number:

SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVERY	
<p>■ Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.</p> <p>■ Print your name and address on the reverse so that we can return the card to you.</p> <p>■ Attach this card to the back of the mailpiece, or on the front if space permits.</p>		<p>A. Signature <input checked="" type="checkbox"/> <i>Blaine E. Chase</i> <input type="checkbox"/> Agent <input type="checkbox"/> Addressee</p>	
<p>1. Article Addressed to: <i>R. K. Arnold, CEO MERS P.O. Box 2026 Flint, MI 48501-2026</i></p>		<p>B. Received by (Printed Name) <i>Blaine E. Chase</i> Date of Delivery <i>SEP 27 2010</i></p>	
		<p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No</p>	
		<p>3. Service Type <input type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p>	
		<p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes</p>	
<p>8. Article Number (Transfer from service label)</p>		<p>7070 0240 0001 1842 0865</p>	

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540

Exhibit
B

September 16, 2010

FROM: Lezli Hall
P.O. Box 465029
Lawrenceville, GA 30042

TO: AMERICAN MORTGAGE EXCHANGE
Attn: President/CEO /CFO
1374 N Fairfield Road # B
Dayton, OH 45432-2678

AMERICAN MORTGAGE EXCHANGE
Attn: President/CEO/CFO
4036 Wetherburn Way
Norcross, GA 30092-1892

FINANCE AMERICA
Attn: President/CEO /CFO
1455 Dixon Ave. #100
Lafayette, CO 80026

OCWEN FEDERAL BANK
Attn: President/CEO /CFO
P.O. Box 785055
Orlando, FL 32878-5055

THOMAS WIND, CEO
CHASE HOME FINANCE LLC
343 THORNALL STREET
EDISON, NEW JERSEY 08837

R.K. ARNOLD
President/CEO of MORTGAGE
ELECTRONIC REGISTRATION
SYSTEMS, INC.
PO BOX 2026
FLINT, MI 48501-2026

PROPERTY INFORMATION:

Commonly Known Address: 1040 Henry Terrace, Lawrenceville, GA [30046]
Account No. 1516489921, Date of Origination of Loan: 2002
Account No. 0041117938, Date of Origination of Loan: 2004
Account No. 041117938, Date of Origination of Loan: 2005
Account No: 19855618, Date of Origination of Loan: 2009

Dear Sirs:

Due to the increase of mortgage fraud I am submitting a "Qualified Request Notice" per Section 6 of RESPA and per notices to be given pursuant to the Deed of Trust and Promissory Note Section 15 and Section 7 respectively, with AMERICAN MORTGAGE EXCHANGE, FINANCE AMERICA, OCWEN FEDERAL BANK, CHASE HOME FINANCE, AND, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

Pursuant to 15U.S.C. §1692, you must comply to the fullest extent of the Federal Statute as mandated by an Act of Congress, to ensure that you are not party to violations and collection harassments and any violations of the 1st amendment, 5th amendment, 14th amendments due process of the United States Constitution.

If any above listed is Holder of the Note in due course, then you must produce the Original Verified Note with blue ink signatures or you may be in Default and dishonor.

Therefore, this is my Notice to you, whose actions are governed by the Fair Debt Collections Practicing Act, (FDCPA) 15 U.S.C. § 1692 and the Fair Collection Billing Act, (FCBA) 15 U.S.C. § 1666 (a) (e), to provide me a full independent third party audit of the account meeting all General Accepted Accounting Practices (GAAP) on the double book entries showing all payments, credits, asset and liabilities in relation to the mortgage.

Please be advised that I am exercising my rights for immediate enforcement under Regulation Z of the Truth In Lending Act (TILA) and RESPA. Your failure to provide anything less than the rescinding the Note, refunding back all payments made as mandated under the law and herein or by continuing to attempt to collect on the alleged debt may be deemed a violation of, but not limited to, violations under TILA, FCBA, FDCPA, UCC & RESPA for participating in false, misleading and/or deceptive lending practices, collection practices, billing practices and misrepresenting the character, amount and/or legal status of the alleged debt for the purpose of harassment and coercion as well as failure to provide verification of the alleged debt and fraud.

Any claims of money alleged to be owed based on an instrument/note/contract, as an operation of law, are subject to UCC § 3-305, which states, in part:

The right to enforce the obligation of a party to pay an instrument is subject to the following:

- (i) a defense of the obligor based on
- (ii) duress, lack of legal capacity, or illegality of the transaction which, under the law, nullifies the obligation of the obligor when fraud has induced the obligor to sign the instrument with neither knowledge nor reasonable opportunity to learn of its character or its essential terms, or discharge of the obligor in insolvency proceedings.

I may be willing to have matters resolved through private arbitration after a verified Audit has been conducted.

I, Lezli Hall request all communications on this matter in writing, unless we mutually agree otherwise. Should you have any questions or concerns, you may expedite a written response to the above address.

Lezli Hall

Date: 16th day of September 2010

Without prejudice - All rights reserved.

Signed reserving all my rights at 1-207 & 1-308

Affiant, by: Lezli Hall

By: Robert J. Linder **NOTARY**
Seal: _____

my Commission Expires
on 2/12/2013